

Exhibit 15

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

Wong, et al.,
individually and on behalf of others
similarly situated,

Case No. 07-2446 MMC

Plaintiffs,

v.

HSBC Mortgage Corporation (USA);
HSBC Bank USA, N.A., et al.,

Defendants.

DECLARATION OF REDACTED

1. I am over the age of 18 and competent to testify about the matters set forth in this declaration.

2. From approximately RED 2006 to presently, I have been employed as a loan officer by Defendants ("HSBC") REDACTED

REDACTED

3. I ultimately decided not to join the lawsuit against HSBC for fear of retaliation from the company, and/or fear of being "blackballed" in the industry. The mortgage lending industry is struggling, and jobs are scarce. I could not afford to risk losing my job because I got involved in this wage/hour case, which I believe will pay relatively little to me individually.

4. My managers discouraged me from joining this lawsuit, and have said that if I joined, then I can lose my job. My manager would consistently question me on the lawsuit and my friendship with the plaintiffs, which intimidated me from joining.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

07/22/08
Date

REDACTED